

Many elected officials in my district owe a huge debt to Morrie for his hard work in helping them get into office. No one is more grateful than myself, and I ask my colleagues to join me today in honoring someone who has truly participated in the democratic process. Thank you, Mr. Cottingham. I wish you continued health and happiness.

IN TRIBUTE TO MOOSE LODGE NO.
169, BAY CITY, MICHIGAN

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Mr. BARCIA. Mr. Speaker, I rise today to pay tribute to Moose Lodge No. 169 of Bay City, Michigan, as its members prepare to celebrate another successful year of service since the founding of the international organization in the early 20th Century. In Bay City, Lodge No. 169 has been providing outstanding community service, particularly in its mission to serve the needs of children and families, since 1945.

The Loyal Order of the Moose was founded by Dr. John Henry Wilson as a fraternal organization and social club, but it wasn't until James J. Davis, a young government clerk from Elwood, Indiana, became a member that the group took root as a force to look after the interests of working families. Davis initiated a program to pay benefits to members too ill to work and made plans for an institute to provide a home, schooling and vocational training to the children of deceased members.

Since 1913, one of the primary missions of Moose members has been to fund and operate Mooseheart, a 1,200-acre Illinois home and school for children in need. In addition, they run Moosehaven, a 65-acre Florida retirement community for senior members in need. These residents, entrusted to the care and support provided by Lodge members, are living reminders of the humanitarian efforts put forth by Moose members worldwide.

In Bay City, Moose members have been instrumental in providing assistance to young boys and girls in our community for many years with programs to donate toys to disadvantaged children and in many other ways. Under the leadership of Governor Tom Centala, Bill Schram and other leaders past and present, the Lodge has dedicated itself to responding to the needs of children in Bay County and beyond. We owe them a debt of gratitude for the work. The organization stands as a shining example of how a group of individuals can join together for the greater good and smooth the paths of those who follow in their footsteps. They have not only served their membership well, but they also set a high standard of excellence for the entire community.

Finally, Mr. Speaker, I ask my colleagues to join me in congratulating Moose Lodge No. 169 for their significant contributions and in congratulating them for many years of success. I am confident they will continue to make Bay City proud by nurturing and caring for disadvantaged children for many years to come.

HEALTH INSURANCE FAIRNESS ACT OF 2002

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Mr. POMEROY. Mr. Speaker, I am pleased to introduce the "Health Insurance Fairness Act of 2002." Today, Senator BOB GRAHAM and I are introducing this legislation to prohibit the practice of reunderwriting health insurance at renewal, to protect some 16 million Americans who rely on individual health insurance policies.

You can easily understand what reunderwriting is by thinking about your car insurance. If you have a couple of accidents, or get a couple of tickets, your rates go up. Similarly, reunderwriting at renewal of health insurance forces people who become ill to accept substantial premium increases or face losing their coverage. The difference is, people have virtually no control over whether they get cancer, or develop asthma, or if their child is diagnosed with diabetes.

Most insurers evaluate an individual's medical history only when he or she applies for coverage. Recently, however, some insurers have adopted the practice of reviewing customers' health status annually and adjusting premiums according to what kind of year the individual had. If a person has developed a costly medical condition or has filed a large number of claims, the insurer raises the individual's premium.

As a former state insurance commissioner, I believe that this practice, left unchecked, will make it more difficult, if not impossible, for people who have paid insurance premiums for years to maintain coverage when they need it the most. In my view, reunderwriting undermines the risk pools that are necessary to make health insurance possible. Balanced risk pools are essential to affordable, accessible coverage for the greatest number of Americans because they balance the risks of the healthy with the less healthy. Diverse risk pools also provide stability to the insurance industry by spreading liability. If we allow a system that creates incentives for "cherry picking" the healthy, who will insure the unhealthy when they can no longer afford coverage?

Reunderwriting at renewal also violates the spirit of health insurance guaranteed renewability requirements under state and federal law. In the 1990's, the National Association of Insurance Commissioners (NAIC) developed model laws to prohibit insurance companies from canceling policies once an individual became sick. In 1997, the Health Insurance Portability and Accountability Act (HIPAA) applied this requirement to all health insurance policies subject to HIPAA. Reunderwriting at renewal attempts to circumvent these important consumer protections.

Mr. Speaker, the Health Insurance Fairness Act I am introducing today would make health insurance more secure. The bill clarifies that guaranteed renewal of health insurance in current law means that insurers are prohibited from targeting individuals for premium increases based on their health in the preceding year.

I realize the late hour of this session of Congress, but I think it is important to introduce

this bill now to send a message to those who are monitoring this process with an interest in developing this type of business line. Reunderwriting at renewal violates the spirit of consumer protections for health insurance and Congress should act to protect consumers from this type of business practice.

THE GRAPES OF WRATH

HON. HILDA L. SOLIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 16, 2002

Ms. SOLIS. Mr. Speaker, I rise today to join my colleague Congresswoman SAM FARR and voice my support for the California Stories Project, The Grapes of Wrath.

The project is encouraging Californians to read *The Grapes of Wrath* and celebrate the 100th anniversary of John Steinbeck's birth.

I share the goal of the California Stories project having Californians read this book will help to cultivate discussion and enable Californians of diverging backgrounds to connect with each other.

I believe that *The Grapes of Wrath* illustrates how times of hardship and struggle can bring people together and forge a common bond.

It is my hope that Californians will realize although they may be of different ethnicities, many share similar pasts and have more in common than at first glance.

In being able to relate to each other's stories, a connection may be made, and they will be able to bond as neighbors and as Californians.

In one of my favorite passages, we can see that despite the trials and tribulations the migrant workers in this story experienced during the day, there was a closeness formed during the night hours.

The many families shared more than their material goods, they shared their joys and their heartaches.

They became a true community, a perfect example of living for each other, instead of for one's self.

Here is a quote from that passage.

In the evening a strange thing happened: the twenty families became one family, the children were the children of all. The loss of home became one loss, and the golden time in the West was one dream. And it might be that a sick child threw despair into the hearts of twenty families, of a hundred people; that a birth there in a tent kept a hundred people quiet and awestruck through the night and filled a hundred people with the birth-joy in the morning. A family which the night before had been lost and fearful might search its goods to find a present for a new baby. In the evening, sitting about the fires, the twenty were one. They grew to be units of the camps, units of the evenings and the nights.

I think this illustrates the camaraderie and good will of the migrant community, something all Californians can be proud of.